

WWR# 041236356

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:

Vaneese Marie Walker,

Debtor

Citizens Bank, N.A.

Movant

Case No. 22-13128-amc

Chapter 13

Related to Document No. 32

Hearing Date: 09/13/2023

Hearing Time: 11:00 A.M.

"EXHIBIT B"

STIPULATION RESOLVING MOTION TO FOR RELIEF FROM AUTOMATIC STAY

Now this 20th day of October, 2023. Upon the Motion of Citizens Bank, N.A. for Relief from Automatic Stay and the Response filed by the Debtor. Upon statements of counsel, the evidence and law:

This Court FINDS that Citizens Bank, N.A., Movant herein, is a creditor of the estate by virtue of a certain Mortgage with the Debtor, secured by the real property located at 7337 N 19th St, Philadelphia, PA 19126. that the Movant has not been adequately protected and that Movant is entitled to the relief prayed for in accordance with the terms set forth herein.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that said relief shall be stayed so long as the Debtor makes each and every payment in a timely and complete manner beginning with the 10/16/23 payment which must be paid in full in the amount of \$226.21 to Citizens Bank, N.A., One Citizens Way JCA115, Johnston, RI 02919, on or before 10/16/23. The Debtor must also amend the plan within thirty (30) days of the entry of this Stipulation to cure Movant's arrears totaling \$1,652.09 through the Debtor's Chapter 13 Plan and remain current. Regular payments are due to Movant on or before the 16th day of each month.

Should the Debtor default in any payment, notice will be sent to Debtor's Counsel advising of said default. If the default is not cured within 10 days as of the date of the notice, Movant's counsel shall file a Certificate of Default with the Court and a proposed Order requesting final relief from the automatic stay to take the necessary steps to permit foreclosure of the Mortgage and/or a Sheriffs' sale of the subject real property referenced herein. Movant shall only be required to notify Debtor's Counsel of one default. Any Certificate of default filed with the Court shall indicate that Creditor's counsel has confirmed that no payments have been made to Citizens Bank, N.A..



Honorable Ashely M. Chan
United States Bankruptcy Judge



/s/ Milos Gvozdenovic

Attorney for Movant

Milos Gvozdenovic

Weltman, Weinberg & Reis, Co., L.P.A.

965 Keynote Circle

Cleveland, OH 44131

mgvozdenovic@weltman.com

Attorney For Debtor

MICHAEL I. ASSAD

1500 Walnut St., Ste 900

Philadelphia, PA 19102

(215) 735-1060

mail@cibiklaw.com

/s/ Ann E. Swartz

For Trustee

Ann E. Swartz, Esquire

Staff Attorney

Scott F. Waterman, Esquire

Standing Chapter 13 Trustee

2901 Saint Lawrence Ave Ste 100,

Reading, PA 19606